Claims

WE CLAIM:

1. A method of verifying the identity of a registered user comprising the steps of:

(a) obtaining a list of at least two identity verifiers;

(b) linking the identity verifiers on the list to at least one numerical identifier wherein the numerical identifier is associated with the registered user;

(c) receiving a numerical identifier from a requesting party;

(d) receiving an identity verifier from a requesting party;

(e) determining whether the received identity verifier is linked to the received numerical identifier; and

(f) communicating information to the requesting party indicating whether the received identity verifier is linked to the received numerical identifier.

2. The method of claim 1 wherein the communicating information step signals that the received identity verifier is linked to the received numerical identifier by sending a verification transaction identifier to the requesting party.

3. The method of claim 1 further comprising the steps of:

(a) determining whether the identity verifier received from the requesting party has been used before; and

(b) communicating information to the requesting party signalling whether the identity verifier has been used before.

4. The method of claim 2 further comprising the step of archiving the identity verifier and the verification transaction identifier.

5. The method of claim 1 further comprising the steps of:

(a) storing public information about the registered user whose identity is to be verified;

(b) creating at least two categories of requesting parties;

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(c)   receiving instructions from the registered user regarding what public information is allowed to be released to each of the at least two categories of requesting party;

(d)   determining the category of the requesting party;

(e)   communicating the appropriate public information to the requesting party pursuant to the instructions from the registered user.

6.   The method of claim 1 wherein the at least one numerical identifier is a social security number.

7.   The method of claim 1 wherein the at least one numerical identifier is a drivers license number.

8.   The method of claim 1 wherein the at least one numerical identifier is a bank account number.

9.   The method of claim 1 wherein the at least one numerical identifier is a phone number.

10.   The method of claim 1 wherein the at least one numerical identifier is a credit card number.

11.   The method of claim 1 further compromising receiving a uniqueness suffix and wherein the determining step comprises determining whether the received identity verifier is linked to the received numerical identifier and the received uniqueness suffix.

12.   The method of claim 1 wherein the steps of receiving a numerical identifier, receiving an identity verifier and communicating information to the requesting party are performed by voice communications over a phone line.

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13.   The method of claim 1 wherein the steps of receiving a numerical identifier, receiving an identity verifier and communicating information to the requesting party are performed through electronic communication through a wide area network.

14.   A method of determining whether an identity verifier is required to be submitted in a particular transaction comprising the steps of:

(a)   obtaining a list of at least two identity verifiers;

(b)   linking the list of identity verifiers to at least one numerical identifier wherein the numerical identifier is associated with a registered user;

(c)   creating categories of transactions;

(d)   receiving instructions from the registered user designating the categories of transactions that require an identity verifier;

(e)   receiving a numerical identifier from a requesting party;

(f)   receiving information from the requesting party specifying the type of transaction occurring;

(g)   determining whether the transaction requires the use of an identity verifier; and

(h)   communicating information to the requesting party wherein the information communicated indicates whether an identity verifier is required for the specified transaction.

15.   An identity verification system for verifying the identity of a registered user, comprising:

(a)   a database for storing information pertaining to a registered user, wherein the database is configured to receive at least one numerical identifier associated with the registered user and at least two identification verifiers associated with the registered user;

(b)   an input module for inputting at least one numerical identifier associated with a registered user and at least two identification verifiers associated with a

registered user into the database so that the at least one numerical identifier is linked to the at least two identification verifiers;

(c)   a communications module for two way communications for receiving a numerical identifier and an identification verifier, and for communicating a message relating to whether the received numerical identifier is linked to the received identification verifier;

(d)   a processor module for comparing the numerical identifier and identification verifier received by the communications module with the information in the database to determine whether the received numerical identifier is linked to the received identification verifier.

16.   The identity verification system of claim 15 wherein the database and the processor module are contained within a single computer.

17.   The identity verification system of claim 14 wherein the input module is a keyboard.

18.   The identity verification system of claim 14 wherein the communications module is a serial port and a modem.

19.   The identity verification system of claim 14 wherein the communications module is a network adapter.

20.   A remote terminal for communicating with an identity verification system, the remote terminal comprising:

(a)   an input module for inputting a numerical identifier and an identification verifier;

(b)   a communications module for sending a numerical identifier and an identification verifier and for receiving a message indicating whether the numerical identifier is linked to the identification verifier.

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(c)   an output module for reporting the received message.

21.   The remote terminal of claim 20 wherein the input module comprises a keypad.

22.   The remote terminal of claim 20 wherein the input module comprises a keypad and a magnetic card reader wherein the magnetic card reader receives the numerical identifier and the keypad receives the identification verifier.

23.   The remote terminal of claim 19 wherein the output module comprises a display screen.

24.   The remote terminal of claim 19 wherein the output module comprises a monitor.

25.   A computer program storage medium readable by a computing system and encoding a computer program of instructions for executing a computer process for verifying the identity of a registered user, the computer process comprising:

(a)   storing at least two identity verifiers in a database;

(b)   storing at least one numerical identifier associated with the registered user in a database, wherein the at least two identity verifiers are linked to the at least one numerical identifier;

(c)   receiving a numerical identifier;

(d)   receiving an identity verifier;

(e)   comparing the received numerical identifier and received identity verifier to the stored numerical identifier and stored identity verifiers to determine whether the received identity verifier is linked to the received numerical identifier; and

(f)   communicating information to the requesting party indicating whether the received identity verifier is linked to the received numerical identifier.